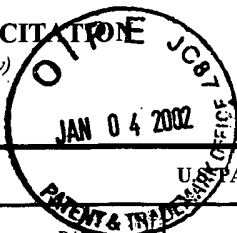


**INFORMATION DISCLOSURE CITATION**  
(Use several sheets if necessary)



Docket Number (Optional) <b>40655.4200</b>	Application Number <b>09/924,025</b>
Applicant(s) <b>Tobin et al.</b>	
Filing Date <b>August 7, 2001</b>	Group Art Unit <b>2876</b>

**UNITED STATES PATENT DOCUMENTS**

*EXAMINER INITIAL	REF	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
EL		6,014,645	01/11/2000	Cunningham			
EL		2001/0027439 A1	10/04/2001	Holtzman et al			

**FOREIGN PATENT DOCUMENTS**

	REF	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	Translation	
							YES	NO
EL		00/26831	05/11/2000	WO		10-000000	✓	

**OTHER DOCUMENTS** (Including Author, Title, Date, Pertinent Pages, Etc.)

EL		No Author, "Credit Card Network: Credit Card Network hits the Internet", M2 Presswire, October 9, 1995, 2 pgs.
EL		No Author, "Online Credit Card Sign-Up Now Available", Internet Business News, November 1, 1995, 1 page.

EXAMINER <i>Edw R Labaree</i>	DATE CONSIDERED
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EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP Section 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

# INFORMATION DISCLOSURE CITATION

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ATTY DOCKET NO.

40655.4200

SERIAL NO.

To Be Determined

APPLICANT(S)

Biggar et al

FILING DATE

Herewith

GROUP

To Be Determined

## U.S. PATENT DOCUMENTS

*EXAMINER INITIAL	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
ER	4,792,968	12/20/88	Katz			
	4,845,739	07/04/89	Katz			
	4,930,150	05/29/90	Katz			
	4,932,046	06/05/90	Katz et al			
	4,939,773	07/03/90	Katz			
	4,975,945	12/04/90	Carbullido			
	4,987,590	01/22/91	Katz			
	5,014,298	05/07/91	Katz			
	5,016,270	05/14/91	Katz			
	5,048,075	09/10/91	Katz			
ER	5,073,929	12/17/91	Katz			

JCS53 U.S. PTO  
09/92/4025  
08/07/01

## FOREIGN PATENT DOCUMENTS

	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION	
						YES	NO

## OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)


EXAMINER

Edw. Labaree

DATE CONSIDERED

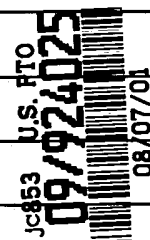
2/6/03

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<b>INFORMATION DISCLOSURE CITATION</b> <i>(Use several sheets if necessary)</i>	ATTY DOCKET NO. <b>40655.4200</b>	SERIAL NO. <b>To Be Determined</b>
	APPLICANT(S) <b>Biggar et al</b>	
	FILING DATE <b>Herewith</b>	GROUP <b>To Be Determined</b>

**U.S. PATENT DOCUMENTS**

*EXAMINER INITIAL	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
EZ	5,091,933	02/25/92	Katz			
	5,109,404	04/28/92	Katz et al			
	5,128,984	07/07/92	Katz			
	5,185,787	02/09/93	Katz			
	5,218,631	06/08/93	Katz			
	5,224,153	06/29/93	Katz			
	5,231,570	07/27/93	Lee			
	5,251,252	10/05/93	Katz			
	5,259,023	11/02/93	Katz			
	5,297,197	03/22/94	Katz			
EZ	5,349,633	09/20/94	Katz			



**FOREIGN PATENT DOCUMENTS**

DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION	
					YES	NO


**OTHER DOCUMENTS** (Including Author, Title, Date, Pertinent Pages, Etc.)


EXAMINER <i>Edw J. Gagne</i>	DATE CONSIDERED <i>2/6/03</i>
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<b>INFORMATION DISCLOSURE CITATION</b> (Use several sheets if necessary)	ATTY DOCKET NO. 40655.4200	SERIAL NO. To Be Determined
	APPLICANT(S) Biggar et al	
	FILING DATE Herewith	GROUP To Be Determined

**U.S. PATENT DOCUMENTS**

*EXAMINER INITIAL	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
EL	5,351,285	09/27/94	Katz			J-853 U.S. PTO <b>09/924025</b>  08/07/01
	5,359,645	10/25/94	Katz			
	5,365,575	11/15/94	Katz			
	5,561,707	10/01/96	Katz			
	5,569,897	10/29/96	Masuda			
	5,590,038	12/31/96	Pitroda			
	5,883,810	03/16/99	Franklin et al			
	5,884,271	03/16/99	Pitroda			
	5,910,988	06/08/99	Ballard			
	5,991,381	11/23/99	Bouanaka et al			
EL	6,032,136	02/29/00	Brake, Jr. et al			

**FOREIGN PATENT DOCUMENTS**

DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION	
					YES	NO

**OTHER DOCUMENTS** (Including Author, Title, Date, Pertinent Pages, Etc.)


EXAMINER <i>Edgar Labaree</i>	DATE CONSIDERED <i>2/6/03</i>
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